

Paper #2 (1 pg.)

HAVENs Reference Material (References for Examiner)

Key Structures of Specifications: – Provisional/Patent (1/27/2003 - 1/20/2004):

1. Types of ownership (a): (fractional ownership - sale or loan):

a) Sale of fractional ownership

b) Loan of fractional ownership

Reference: Figure #3 – bullets #1, #2

2. Types of ownership (b): (insurance mode - pay premium every year):

a) Current Claim #7

References: Figure #3 – bullet #3, and original Claim #4 of 2004 filing

3. Prediction of home values:

a) Figures provide formulas/equations to predict home values over time

***** **Note to Examiners:** Specification numbered page/paragraph mark-ups are provided in this submission to support the following Claims modifications.

References to original Specification: (Enclosed copy mark-ups in this submission)

Section #1: Summary of the Invention (page 5 of Specification)

4. Insurance Option (page 6, last two paragraphs - #8, #9)

5. Loan/Sale of Fractional Ownership (page 5, first two paragraphs - #5, #6)

Section #2: Detailed Description of Preferred Embodiments (page 8 of Specification)

6. Use of computer programs for “new and useful process” (page 9, paragraph #12)

7. Loan Option of fractional ownership (page 9, paragraph #13)

8. Sale Option of fractional ownership (page 9, paragraph #14)

9. Insurance Option (page 10 and 11, paragraphs #16, #17)

10. ** Created one new claim for 3 business entities – Claim 13 (New)